CLAIMS:

1. A memory card comprising:

a flexible housing;

a memory in the housing;

a smart card contact disposed on the housing, the smart card contact conforming to a smart card standard and allowing access to the memory by a reader compatible with the smart card standard; and

a host connector protruding from the housing, the host connector conforming to a host connection standard and allowing access to the memory upon insertion of the host connector into a host computer interface compatible with the host connection standard.

- 2. The memory card of claim 1, wherein the memory is included within an integrated circuit (IC) module wherein the housing is formed at least partially around the IC module.
- 3. The memory card of claim 1, wherein the smart card standard comprises an ISO 7816 Smart Card standard.
- 4. The memory card of claim 1, wherein the housing defines a corner edge from which the host connector protrudes.
- 5. The memory card of claim 1, wherein the host connector is molded as a part of the housing such that the housing defines a shape that conforms to the host connection standard.
- 6. The memory card of claim 1, further comprising a cover over the host connector, wherein the housing and the cover collectively substantially conform the memory card to a form factor of the smart card standard.
- 7. The memory card of claim 1, further comprising a magnetic stripe disposed on the housing compatible with a magnetic stripe reader.

8. The memory card of claim 1, wherein the flexible housing comprises at least two layers of plastic and a cavity formed between the layers of plastic to hold the memory.

- 9. The memory card of claim 1, wherein the memory includes a first region for secured memory access and a second region for non-secured memory access.
- 10. The memory card of claim 1, wherein the host connector conforms to one of a Universal Serial Bus (USB) standard and a Universal Serial Bus 2 (USB2) standard and comprises a USB compatible tab without an electrical shield.

11. A memory card comprising:

a flexible housing having dimensions which substantially conform to a form factor of a memory card standard including a height between approximately 52 mm and 56 mm, a width between approximately 83.6 mm and 87.6 mm, and a thickness between approximately 1.3 mm and 2.3 mm;

a memory in the housing; and

a host connector protruding from the housing, the host connector conforming to a host connection standard and allowing access to the memory upon insertion of the host connector into a computer interface compatible with the host connection standard.

- 12. The memory card of claim 11, wherein the housing defines a corner edge from which the host connector protrudes, the corner edge defined within the dimensions of the memory card standard form factor.
- 13. The memory card of claim 11, wherein the host connector is molded as a part of the housing such that the housing defines a shape that conforms to the host connection standard, the host connector defined within the dimensions of the memory card standard form factor.
- 14. The memory card of claim 11, wherein the housing includes a cover that fits over the host connector to substantially conform the memory card to the form factor of the memory card standard.

15. The memory card of claim 11, wherein the host connector conforms to one of a Universal Serial Bus (USB) standard and a Universal Serial Bus 2 (USB2) standard and comprises a USB compatible tab without an electrical shield.

- 16. The memory card of claim 11, further comprising a smart card contact disposed on the housing, the smart card contact conforming to a smart card standard and allowing access to the memory by a reader compatible with the smart card standard.
- 17. The memory card of claim 16, wherein the smart card standard comprises an ISO 7816 Smart Card standard.
- 18. The memory card of claim 16, wherein the thickness of the housing is approximately twice a thickness of a form factor of the smart card standard.

19. A memory card comprising:

a flexible housing defining a first major edge between approximately 52 mm and 56 mm and a second major edge between approximately 83.6 mm and 87.6 mm, and a corner edge, wherein the corner edge reduces lengths of adjacent edges to define a third major edge of the housing less than 52 mm and a fourth major edge of the housing less than 83.6 mm;

a memory in the housing; and

a host connector protruding from the corner edge, the host connector conforming to a host connection standard and allowing access to the memory upon insertion of the host connector into a computer interface compatible with the host connection standard.

20. The memory card of claim 16, wherein the host connector does not extend beyond the first or second major edges of the housing.

21. A memory card comprising:

a flexible housing defining a first major edge and a second major edge and a corner edge, wherein the corner edge reduces lengths of adjacent edges to define a third major edge

of the housing shorter than the first major edge, and a fourth major edge of the housing shorter than the second major edge;

a memory in the housing; and

a host connector protruding from the corner edge, the host connector conforming to a host connection standard and allowing access to the memory upon insertion of the host connector into a computer interface compatible with the host connection standard.